

DOLLARS & SENSE

AUTUMN 2015

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Lakewood Office

7990 W Alameda Ave
Lakewood, CO 80226

Lobby:

Monday - Friday

9:00 am - 5:00 pm

Drive-up Banking:

Monday - Friday

7:30 am - 5:30 pm

Saturday (Drive-up Only)

9:00 am - 12:00 pm

Phone# 720-962-8200

Loveland Office

746 N Cleveland Ave
Loveland, CO 80537

Lobby:

Monday - Friday

9:00 am - 5:00 pm

Phone# 970-669-4747

www.foothills-cu.com

Night Depository, 24-hour Telephone Access, Automated Teller Machine, Mobile App, and FlexTeller (computer access) are available 24 hours a day, seven days a week. Note that we have branch locations throughout the state for basic teller transactions.

(720) 962-9420 gives our members access to their accounts anytime. Call us at (720) 962-8200 to find out how you may take advantage of the flexibility and convenience provided by these services.

A Safer Way To Pay

Debit/Credit Card EMV Chip Technology

Recently, you may have heard about a credit/debit card technology that makes your card more secured, called EMV chip technology. Foothills Credit Union is excited to announce that this technology is coming to the credit union.

On 2/29/16, Foothills Credit Union will officially convert to this new technology on all debit and credit cards. All credit cards will be reissued, and members will receive their new chip embedded credit cards in early February prior to the conversion date. Members with debit cards will receive a new chip embedded debit card once their current debit card expires and renews.

INTRODUCING A SAFER WAY TO PAY!

**It's called EMV chip
technology, and it will
make your cards more
protected than ever!**

What does this change mean for you, the member, and how will it change the way you use your debit/credit card?

For you, this change means that your card will now have an extra layer of security which should give you more peace of mind when using your card for purchases. In regards to how this changes the way you use your card, it does not change much. You will still use your card the same way you do today, except when you are at a merchant that has an EMV chip reader you will now insert the card into the reader instead of swiping the magnetic strip on the back of the card. The rest of your card functions will work the same as today.

Enjoy the flexibility & security of your new chip enhanced card.

Use your card at millions of locations worldwide - pay at merchants, both domestic and international, wherever chip cards are accepted.

Pay with confidence - enhanced security and protection against card counterfeiting and fraud.

Continue to enjoy your favorite card benefits - your card will include both the EMV chip technology and the conventional magnetic stripe, enabling your cards to work at all merchants that accept cards.

It's easy as 1-2-3. Using your card at a chip card equipped merchant is easy:

1. Insert the chip end of your card with the chip facing up.
2. Keep the card in the terminal, follow the prompts.
3. Remove your card, take your receipt.

For more information regarding this upgrade visit Foothills Credit Union website or call us directly at 720-962-8200.



The Official Newsletter of:



Employee of The Quarter

Congratulations Marissa Medina!

Marissa is the Employee of the Quarter. This was voted on by staff in the 2nd quarter of 2015. She is a Member Service/Teller Representative at the Loveland branch.

Below are some reasons Marissa's peers voted for her:

- * *She is always willing to cover others when they are out of the office.*
- * *She is helpful and willing to teach other employees.*
- * *She is our go to person for member questions regarding online banking.*
- * *She is a go getter, completing large projects.*
- * *Marissa is Awesome!*

Below are 4 questions asked of Marissa or her peers to find out a little more about her.

1. What's your favorite hobby?
 - *Reading*
2. Three words that best describe Marissa?
 - *Helpful, Motivated, Thoughtful*
3. What do you like most about your job?
 - *Getting to know members*
4. How long have you worked at FCU?
 - *2.5 years*



Indirect vs Direct Auto Loans

What is the Difference?

Indirect and direct lending are two different ways you can get an auto loan from Foothills Credit Union. Below is a description of each type of loan and how they work.

Indirect Auto Loans

An indirect auto loan is a loan that you get at the dealer. So, you are going to the dealer and choosing your vehicle first. Then you will work with the dealer on finance options for that vehicle. The dealer will look at various financial institutions, through programs like CU Direct Connect (CUDC) to find a loan.

Foothills Credit Union is a part of the CUDC indirect lending program (cudirectconnect.com) which is available to members at over 380 dealerships in Colorado. So, if you are at the dealership, and have not gotten a pre-approved loan from the credit union, ask the dealer if they work with CUDC. If they do, you can apply for a Foothills Credit Union loan at the dealership.

Direct Auto Loans

A direct auto loan is a loan that you get directly from a financial institution, like Foothills Credit Union. So, you visit Foothills Credit Union and get a pre-approved auto loan before you go shopping for the vehicle.

Once pre-approved you receive a letter of credit, which shows you have been approved for a loan. Take this letter to the dealer to show that you have an approved loan and the credit limit of the loan.

Apply for a direct auto loan on our website or by visiting one of our locations.

Secure Financing First

Foothills Credit Union usually encourages members to get a pre-approved loan before shopping. By doing this you put the buying power in your hands and not the dealer because you will know how much you can afford, your rate and term are locked in, and you will already know what your monthly payment may look like. You will also have the ability to shop around and work with any dealer.

If you decide not to get financing first, remember that Foothills Credit Union has an indirect lending partner in CUDC.

CUDC is a credit union service organization providing state of the art vehicle lending and origination funding platforms utilized by credit union members and auto dealer partners. The organization, based in Colorado, was formed in 2002 and currently serves numerous credit unions for vehicle lending.



Talk About Savings!

Sprint Credit Union Member Discount

If you're looking to save on your mobile bill, then it might be time to say hello to the Sprint Credit Union Member Discount! As a Foothills Credit Union Member you save!

Ways to save: Individuals



- Get a **10% discount** on select regularly priced Sprint monthly data service
- **Activation fee on new lines waived** (\$36 savings)
- Have your **upgrade fee waived** (\$36 savings)
- Mention **Corporate ID: NACUC_ZZM**

Business Members

- **15% discount** on select regularly priced Sprint monthly data service
- **Activation fee on new lines waived** (\$36 savings)
- **Upgrade fee waived** (\$36 savings)
- Mention **Corporate ID: NACUC_ZZM**

Ways to get your discount:

- Call **877.SAVE.4CU** (877.728.3428) or
 - Visit your nearest Sprint store
- Let them know you're a credit union member and mention the appropriate Corporate ID listed above.**

LOAN RATES

Updated 9/01/2015

Addendum "AA" to Loanliner Agreement
APR = Annual Percentage Rate

Vehicle Loans - New(2015)/Used Maximum 72 Month Term

Rate	APR
A++ 2.99%	3.00%
A+ 2.99%	3.00%
A 3.99%	4.01%
B 5.99%	6.01%
C 11.25%	11.27%
D 15.25%	15.27%

*Add 1/2% to rate for every
5% of LTV (Loan to Value)
over 100%

A++ = 800+ Score
A+ = 730 to 799 Score

"Its All GOOD"
Youth Auto Loan Rate
RATE: 5.25% APR: 5.27%

Recreational Vehicles - 2015 and Newer Maximum 120 Month Term

Rate	APR
A 8.50%	8.53%
B 9.25%	9.28%
C 12.00%	12.02%

Recreational Vehicles - Used Maximum 120 Month Term

Rate	APR
A 9.25%	9.28%
B 10.00%	10.02%
C 13.75%	13.77%

Motorcycle- New(2015)/Used Maximum 72 Month Term

(10% down required for lower rate in each tier)

Rate	APR
A 4.99 - 5.75%	5.01%*
B 6.00 - 6.75%	6.02%*
C 8.85 - 10.25%	8.87%*

*APR is for lowest rate listed in each tier

Other Secured Collateral - 2015 & Newer (i.e. boat, camper, atv, trailers etc)

Rate	APR
A 7.25%	7.27%
B 8.00%	8.02%
C 11.00%	11.02%
D 15.00%	15.02%

Other Secured Collateral - Used (i.e. boat, camper, atv, trailers etc)

Rate	APR
A 8.00%	8.02%
B 8.50%	8.52%
C 11.25%	11.27%
D 15.25%	15.27%

SHARE AND CD RATES

Updated 9/01/2015

SHARE ACCOUNTS	Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
Share Savings	\$100	.15%	.15%
Money Market Share	\$1,000 - 10,000 \$10,001 - 25,000 \$25,001 - 50,000 \$50,001 and over	.15% .25% .30% .35%	.150% .251% .301% .351%
Share Draft Checking	\$500	.15%	.15%
IRA Share	\$100	.25%	.250%

CERTIFICATE OF DEPOSIT (CD)

6 month	\$1000	.25%	.250%
9 month	\$1000	.40%	.401%
12 month	\$1000	.45%	.451%
18 month	\$1000	.50%	.501%
24 month	\$1000	.75%	.752%
36 month	\$1000	.95%	.953%
48 month	\$1000	1.15%	1.155%
60 month	\$1000	1.30%	1.306%
12 month IRA	\$1000	.70%	.702%

RATES QUOTED ARE SUBJECT TO CHANGE

Dividends are not payable (on Share accounts) until declared and unless current and undivided earnings are available after required transfers to reserves at the close of a dividend period. Dividend rates will be adjusted at the discretion of the Board of the Credit Union and can be adjusted at any time. The credit union has the following Variable Rate accounts: Sharing Savings, Share Draft Checking, Money Market Share, and IRA Share Accounts. Variable rate accounts have no rate change limitations. The dividend period is quarterly and the frequency and compounding of dividends is quarterly. Account fees could reduce earnings. Annual Percentage Yield rates are based on the assumption that interest is paid to principle, there are no early withdrawals from CDs prior to maturity and CDs are renewed at maturity. Withdrawals of principle from CDs prior to the maturity date will be assessed a penalty of (90) days worth of interest. Ask an employee for further information about the fees and terms applicable.

FINANCIAL SNAPSHOT - July 2015

MEMBERS 9,053
LOANS \$ 60,376,600
SAVINGS \$ 78,386,133

TOTAL ASSETS \$ 87,317,734

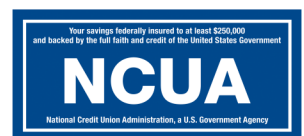
Secured Loans

- ◆ Shared Secured - 3.50% APR
- ◆ CD Secured - 2.00% above CD rate, minimum of 4.0%

Unsecured Loans (Maximum 60 Month Term)

APR
A 9.99%
B 10.99%
C 11.99%
D 15.99%

- ◆ Overdraft Protection - 16.00% APR
- ◆ Visa® Credit Card - 10.99% APR



Real Estate Loan Information

First Mortgages

Foothills CU offers first mortgages. All first mortgage requests must be deferred to lending personnel for privacy & documentation controls. Centennial Lending, LLC Guidelines will be followed.

Second Mortgages

Term	Rate	APR
10 year	6.50%	6.73%*
15 year	6.75%	6.91%*

*Assumes a \$25,000.00 loan request

Variable Rate Home Equity Line of Credit (HELOC)

Rate is based on the Wall Street Journal Prime Rate. Rate and payment may change quarterly. Effective 9/01/2015, Prime Rate is 3.25%.

Gold Program = Prime Rate*
Combined Loan to Value = 80%

*MINIMUM FLOOR LIMIT 3.99%

Silver Program = Prime Rate**
Combined Loan to Value = 85%

Bronze Program = Prime plus .50%**
Combined Loan to Value = 90%

**MINIMUM FLOOR LIMIT 4.75%

FEES

Fees for real estate loans can vary, and include (but are not limited to):

- Appraisal
- Title Policy
- Filing Fees
- Document Preparation
- Origination

Smart Option Student Loan®

Take Control of Your College Financing



Ask Foothills Credit Union about the Smart Option Student Loan, visit www.salliemae.com/smartoption/foothills-cu to get started!



Explore federal loans and compare to ensure you understand the terms and features. Smart Option Student Loans that have variable rates can go up after consummation. Federal student loans are required by law to provide a range of flexible repayment options, including, but not limited to, income-based repayment and income-contingent repayment plans, and loan forgiveness and deferment benefits, which other student loans are not required to provide. Federal loans generally have origination fees, but are available to students regardless of income.

ENCOURAGING RESPONSIBLE BORROWING We encourage students and families to supplement their savings by exploring grants, scholarships, federal and state student loans, and to consider the anticipated monthly payments on their total student loan debt and their expected future earnings before considering a private education loan.

This information is for borrowers attending degree-granting institutions only. Applications are subject to a requested minimum loan amount of \$1,000. Credit criteria and eligibility requirements apply. Smart Option Student Loans are made by Sallie Mae Bank or a lender partner.

WE RESERVE THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE.

The Sallie Mae partner referenced is not the creditor for these loans and is compensated by Sallie Mae for the referral of Smart Option Student Loan customers.

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VISA Credit Card: Apply today for our 10.99% credit card!

Holiday Closures

Wednesday, November 11 - Veterans Day

Thursday, November 26 & Saturday, November 28 - Thanksgiving

Friday, December 25 & Saturday, December 26 - Christmas*

Friday, January 1 & Saturday, January 2 - New Year's*

The credit union will close at 12pm Thursday, December 24 & December 31